

Mortlach and Rothes Parish Church of Scotland

Scotland · Charity number SC010193

Details

Known as Mortlach & Cabrach Congregational Board

Status Active

Legal form Unincorporated association

Part of The Church of Scotland (SC011353)

Registered 1895-01-24

Register [View on the OSCR register](#)

Contact

Address Hamewith
Mount Street
Dufftown
Keith
AB55 4FH

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The Church is administered in accordance with the terms of the Unitary Constitution

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Moray
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£39,315	£35,224	-	0
2023-12-31	£56,087	£53,378	-	0
2022-12-31	£66,108	£68,797	-	0
2021-12-31	£30,555	£40,473	-	0
2020-12-31	£37,397	£31,772	-	0

Mortlach and Rothes Parish Church of Scotland

Scotland - Charity number SC010193

Accounts

0
SUBMITTED ON LINE 18-6-25
MAILED 18-6-25

The Church of Scotland



Mortlach and Cabrach Church

RECEIPTS and PAYMENTS

ACCOUNTS

2024

Scottish Charity No: 010193

Congregation No: 352101

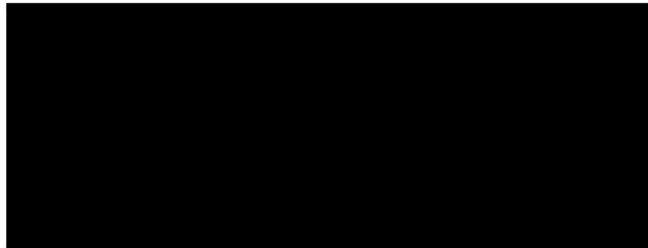
Reference and Administration Information - 2024

Registered Charity Name Mortlach & Cabrach Church of Scotland

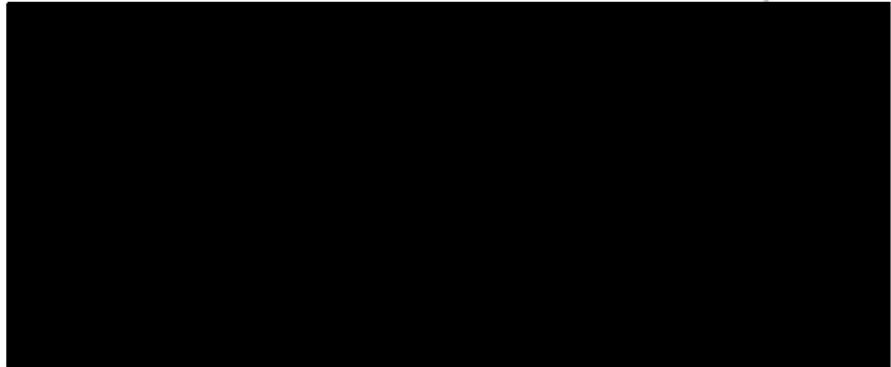
Registered Charity Number SC 010193

Congregation Reference Number 352101

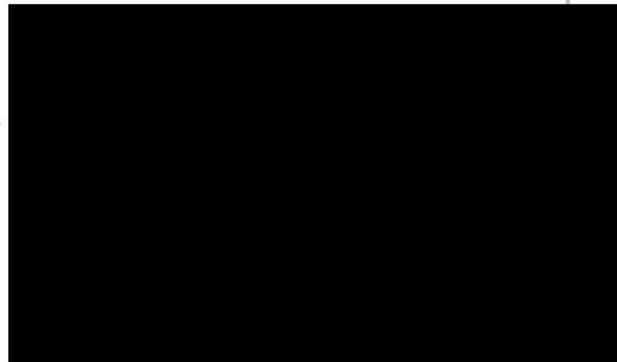
Contact Address:



TRUSTEES:



IN TERIM MODERATOR
SESSION CLERK
CONGREGATIONAL TREASURER
GIFT AID CONVENOR



INDEPENDENT EXAMINER

BANKERS

The Royal Bank of Scotland,
21 Market Place, Inverurie, AB51 3PU

MORTLACH AND CABRACH CHURCH OF SCOTLAND
TRUSTEES REPORT
YEAR ENDED 31ST DECEMBER 2024

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31st December 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church is administered in accordance with the terms of the Unitary Constitution.

RECRUITMENT AND APPOINTMENT OF TRUSTEES

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from those members of the Church who are considered to have appropriate gifts and skills. The Minister (or Interim Moderator), who is member of the Kirk Session, is elected by the congregation and indicted by Presbytery.

Organisational Structure

The Kirk Session which meets at least five times a year is responsible for both Civil and Ecclesiastical affairs of the church. The Kirk Session is chaired by the Minister (or Interim Moderator) and included three sub-groups, Finance, Property and Fabric and Social & Fundraising.

OBJECTIVES AND ACTIVITIES

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national church it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

DETAILS OF MORTLACH AND CABRACH CHURCH OF SCOTLAND

The Parish of Mortlach and Cabrach is a union of no less than five congregations covering a very large geographical parish. The current membership of the congregation is 247 with the congregation serving the Mortlach, Glen Rinnes and Dufftown area in Northeast Scotland.

Our minister visits Stephen Cottage Hospital in conjunction with the hospital's own chaplain.

WORSHIP

There is now only one regular place of Worship at Dufftown with the morning service at Mortlach Parish Church. The weekly service is held there with special services at appropriate times during the year, including Easter, St Andrews, Remembrance Sunday and Christmas. In addition, an annual service is held at Cabrach Church.

We continue to welcome worshippers and are pleased to see newcomers amongst our regular attenders. We welcomed one new member and six by transference this year. We continue to serve teas and coffees after the service.

Our live streaming has been on hold, but with an upgrade being carried out we should be back online soon.

There is a regular reading rota and a car rota. Elders are on duty to welcome worshippers. We have a Worship group, who are always willing to step in when necessary.

The 'Mid-week Mix' has sadly folded as has Messy Church.

The school held their Christmas Service in the Church, which was well received.

The fortnightly Praise Group is well established and has taken part in various services throughout the year. They performed at a Christmas Concert organised by the SWI, this was so well attended it is hoped to make it a yearly event.

Our Minister along with the Aberlour Minister jointly support the Speyside Care Home on a regular basis.

The Church Guild meets monthly using the Guild Theme guideline for meetings.

Our annual Easter Treasure Hunt went ahead as usual.

THE GUILD

The Guild continues to meet and has 13 members with potential to grow.

The Guild is currently trying to attract new members.

CHURCH GIVING:

CHRISTIAN AID: During 2024 a collection was made amongst the congregation for Christian Aid.

POPPY SCOTLAND: Following our Remembrance Service we had a retiring Collection in aid of Poppy Scotland.

MACMILLAN CANCER SUPPORT: The collection taken at our Ecumenical Christmas Service went to Macmillan Cancer Support.

ACHIEVEMENTS AND PERFORMANCE:

Since the last Ecclesiastical Property Report was received most of the work requiring attention to the Church and Manse has been undertaken involving considerable amount of organisation.

MAJOR REFURBISHMENT PLAN:

The major work to be undertaken over the next 4years or more, include

- 1) The partition at the rear of the church to create a meeting area.
- 2) The fixing of a handrail to enable disabled access to the chancel area.

PRESBYTERY PLANNING AND ADJUSTMENT:

Following a process of consultation and decision-making certain adjustments in the old Presbytery of Moray were agreed to. Mortlach and Cabrach Church will enter into a union with Rothes Parish Church in the very near future. The congregation is looking forward to this new chapter in the history of the church. We believe it will be an opportunity to re-invigorate our involvements with the community and along with the current Rothes church find new ways to serve in our respective communities.

FINANCIAL REVIEW:

The main source of income is the weekly offering scheme as well as donations under the Gift Aid Scheme. We also have many members contributing their Offering by way of regular standing order. The small gift Aid donation also helps our annual income. We also have an annual Christmas Appeal which is well supported by members - especially those who cannot attend regularly. Restricted and unrestricted funds are noted on the Statement of Balances.

Although we closed 2024 with a negative balance, we have substantial reserves and are positive about the way forward.

It is the Trustees policy to hold liquid reserves for approximately three months estimated running costs expenditure approx. £10,000 and we hold reserves in Edinburgh.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable and appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations, 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland 2007. They are also responsible for safeguarding the assets of the Church and must take responsible steps for the prevention and or detection ofc fraud and other irregularities.

Approved by the Trustees and signed on their behalf

(1.2.05/25)

Session Clerk)

**Independent Examiner's Report to the Trustees of
Mortlach & Cabrach Church**

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on the attached pages.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

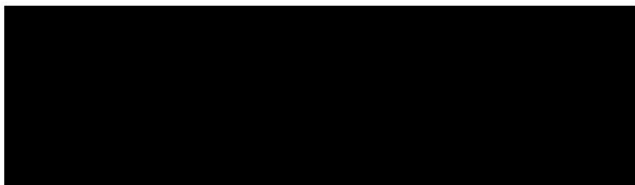
Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date: 13 - 5 - 2025

Receipts & Payments Account
year ending 31st December 2024

	Unrestricted Funds	Restricted Funds	Totals	
	2024	2024	2024	2023
Receipts				
Gift Aid Donations	11,098		11,098	10,963
FWO Donation (non gift aid)	2,570		2,570	2,726
Ordinary Offering (open plate)	5,892		5,892	5,481
Tax Reclaimed on Gift Aid	5,266		5,266	5,135
General Donations - various accounts	4,420	222	4,642	3,046
Donations - sub totals	29,246	222	29,468	27,351
Weddings & Funerals	1,750		1,750	1,500
Fund Raising for Church Funds	609		609	1,889
Fund Raising for sending to Charities	697		697	646
Bank Interest	408	140	548	404
Investment Income	1,712	2,100	3,812	2,926
Grant received for Mid Week Mix	796		796	5,340
Miscellaneous	288		288	1,059
	35,506	2,462	37,968	41,115
Transfer of Funds from Investors Trust to) pay for replacement boiler andf frost damage)		1,347	1,347	6,111
Transfers between Accounts				8,861
Total Receipts (agree Page 9)	35,506	3,809	39,315	56,087
Payments				
Cost of generating Funds				
Charitable Activities	32,841	2,282	35,123	53,278
Governance Costs	100		100	100
Total payments (agree page 9)	32,941	2,283	35,224	53,378
Excess of Receipts over Payments for the year before transfers	2,565	179	2,744	14,972
Transfers Investors Trust and internal a/c		1,347	1,347	12,263
Excess of Receipts over Payments for the year	2,565	1,526	4,091	2,709

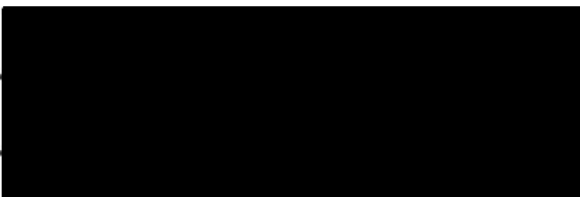
Mortlach & Cabrach Church
Statement of Balances
as at 31st December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Totals 2024	Totals 2023
Bank & Deposit Balances					
Opening Balance B/f (agree page8)	25,991	23,924	0	49,915	47,205
Movement in Year					
Excess of Receipts over Payments	2,564	1,527	0	4,091	2,709
Bank & Deposit Balances					
Closing Balance C/f (agree page8)	28,555	25,451	0	54,006	49,914
Investment at Market Value see below					
Cost (38,353)	0	85,576	0	85,576	80,344
Assets					
Gift Receivable	0	0	0	0	0
Liabilities	0	0	0	0	0

Investment at Market Value is advised to us by The Church of Scotland Investors Trust annually as at 31/12/2024

	<u>Growth Fund</u>	<u>Cost</u>	<u>M/Value</u>
M Grant Fabric		£9,999.99	£27,619.02
Organ Fund		£5,365.68	£14,884.54
Mrs Wilson Beq Fabric		£5,016.00	£15,312.00
<u>Income Fund</u>			
Cong & Fabric		£4,086.39	£6,735.54
Ailsa Grant Fabric		£9,999.02	£15,141.14
McWilliam Fabric		£3,885.67	£5,883.92
		£38,352.75	£85,576.16

The Accounts were approved by The Kirk Session
For and on behalf of The Kirk Session


 Session Clerk
 Treasurer

Mortlach & Cabrach Church

Notes to the Accounts

2024

Page 8

1. Trustee Remuneration and Related Party Transactions

No remuneration was paid to any Trustee in this Accounting Year

No expenses were paid to Trustees in this Accounting Year

2 Movement in Funds	at 1st Jany	Receipts	Transfer in	Payments	Transfer out	at 31st Decr.
Unrestricted Funds						
General Fund	14,629	31,381	0	32,241	0	13,769
Challenge Fund	11,362	4,124	0	700	0	14,786
Total Unrestricted	25,991	35,505	0	32,941	0	28,555
Restricted Funds						
Fabric Fund	1,529	2,546	0	1,922	0	2,153
Flower Fund	698	25	0	68	0	655
Organ Fund	4,091	694	0	292	0	4,493
Y D F	1,513	544	0	0	0	2,057
sub total Restricted	7,831	3,809	0	2,282	0	9,358
Deposit Fund						
Deposit Organ	6,093					6,093
Deposit YDF	10,000					10,000
Total Deposit Fund	16,093	0	0	0	0	16,093
Total Unrestricted	25,991	35,505		32,941		28,555
Total Restricted	23,924	3,809	0	2,282	0	25,451
Totals	49,915	39,314	0	35,223	0	54,006

To agree with Receipts & Payments A/c Page 9

39,314	35,223
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Purpose of Unrestricted Funds

General Fund - to meet normal day to day running costs costs of Mortlach & Cabrach Church

Challenge Fund - this Fund was set up for Fund Raising and to be used for large expenditure that could not be met from General Fund with the agreement of the Kirk Session

Purpose of Restricted Funds

To meet running costs from appropriate accounts - ie - Fabric - Flower-Organ - YDF Funds

Fabric Account - Normal Maintenance and repairs are charged to the General Fund or Fabric Fund exception repairs and improvements are met by fund raising or use of Funds in Investors Trust

Deposit - Organ to meet large repairs required for Grand Piano and Church Organ

Deposit - Youth Development - A Legacy was gifted for Youth Work of Mortlach & Cabrach Church

Mortlach & Cabrach Church
Receipts & Payments Account
year ending 31st December 2023

3 Analysis of Donations

Gift Aid Donations
FWO scheme (non gift aid)
Ordinary Offering (open plate)
Tax recovered on Gift Aid
Donations to various Funds
Donations - sub total
Weddings & Funerals
Fund Raising for sending to other Charities
Bank Interest
Investment Income
Miscellaneous Income
Transfer of funds between accounts
Grants received for Mid Week Mix
Fund Raising for Mortlach & Cabrach Church

Transfer of Funds from Investors Trust

Total Receipts (agree with pages 6 and 8)

4. Analysis of Payments

Charitable Activities

M & M Allocation Giving to Grow
Offering Envelopes
Minister Travel Costs
Presbytery Dues
Pulpit Supply
Organist Costs
Insurances Manse & Church
Heating & Lighting
Printing Stationery & Postages
Fabric - Church & Manse
Cleaning costs incl materials
Organ & piano costs
Flowers for Church
Fund Raising Expenses
Fund Raising for Charities
Manse Council Tax
Purchase Pew cushions
Misc Gen Exps
Mid Week Mix costs
Internal Transfer of Funds between accounts

Governance Costs

Total Payments (agree with pages 6 and 8)

	Unrestricted	Restricted	Totals	
	2024	2024	2024	2023
Gift Aid Donations	11,098		11,098	10,963
FWO scheme (non gift aid)	2,570		2,570	2,726
Ordinary Offering (open plate)	5,892		5,892	5,481
Tax recovered on Gift Aid	5,266		5,266	5,135
Donations to various Funds	4,420	222	4,642	3,046
Donations - sub total	29,246	222	29,468	27,351
Weddings & Funerals	1,750		1,750	1,500
Fund Raising for sending to other Charities	697		697	1,095
Bank Interest	408	140	548	404
Investment Income	1,712	2,100	3,812	2,926
Miscellaneous Income	288		288	610
Transfer of funds between accounts	0		0	8,861
Grants received for Mid Week Mix	796		796	5,340
Fund Raising for Mortlach & Cabrach Church	609		609	1,889
	35,506	2,462	37,968	49,976
Transfer of Funds from Investors Trust		1,347	1,347	6,111
Total Receipts (agree with pages 6 and 8)	35,506	3,809	39,315	56,087
M & M Allocation Giving to Grow	13,588		13,588	13,909
Offering Envelopes	178		178	133
Minister Travel Costs	891		891	960
Presbytery Dues	0			844
Pulpit Supply	2,144		2,144	526
Organist Costs	2,550		2,550	2,600
Insurances Manse & Church	2,442		2,442	2,341
Heating & Lighting	3,699		3,699	3,695
Printing Stationery & Postages	25		25	585
Fabric - Church & Manse		1,923	1,923	6,893
Cleaning costs incl materials	510		510	511
Organ & piano costs		292	292	210
				42
Flowers for Church		68	68	290
Fund Raising Expenses				213
Fund Raising for Charities	1,627		1,627	646
Manse Council Tax	1,706		1,706	2,464
Purchase Pew cushions	0		0	2,913
Misc Gen Exps	1,199		1,199	493
Mid Week Mix costs	2,282		2,282	3,866
Internal Transfer of Funds between accounts	0		0	8,861
				283
	32,841	2,283	35,124	53,278
Governance Costs	100		100	100
Total Payments (agree with pages 6 and 8)	32,941	2,283	35,224	53,378

Mortlach & Cabrach Church

2024

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National Stipend Fund Contribution note

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Minister's Stipend and employers contributions for national insurance, pensions and housing loan fund. Minister's stipend are paid in accordance with the national stipend scale, which is related to years of service.

For the year under review the Minimum Stipend:- £31,642
Maximum Stipend: £38,884

<u>Payments made to Charities:-</u>	<u>2024</u>	<u>2023</u>
Poppy Scotland	£70	£79
Ukraine Appeal	£0	£277
Dufftown in Bloom - from Flower a/c	£50	£50
* MacMillan Cancer Support	£255	£305
Christian Aid	£372	£290
	£747	£1,001

* It was agreed that the Offering at the Joint Christmas Service with Scottish Episcopal Church and Mortlach & Cabrach Church be donated to this cause.

2024

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Appendix

Funds held on behalf of the Congregation by
The Church of Scotland General Trustees

55 Consolidated Fabric Fund Capital

2024

2023

This account is closed and transferred to account 56

Credit Balance held as at 31st December at Cost

0

22,828

56 Consolidated Fabric Fund - Capital (11)

Market Value of Balances as at 31st December

71,276

60,688

REVENUE ACCOUNT

50 Consolidated Fabric Fund - Revenue

Credit Balance as 31st December

13,436

11,276

TEMPORARY ACCOUNT

85 Temporary Funds

Credit Balance as at 31st December

0

0

